

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Previously Presented) A method for providing financing by a vehicle financing company for acquisition of a vehicle by a vehicle consumer, the method comprising:
receiving a future interest in a vehicle by a vehicle financing company in consideration for a future interest price upon transfer of a legal title in the vehicle to a vehicle consumer in consideration for a legal title price for a legal title term, the legal title price being an amount of money paid for a present possessory interest in the vehicle; and
the vehicle financing company providing financing to the vehicle consumer for the legal title price of the vehicle.
2. (Currently Amended) The method of claim 1 further comprising determining a present/future interest ratio representing the [[value]] ratio of the legal title price to the future interest price.
3. (Previously Presented) The method of claim 1 further comprising:
receiving at or near the end of the legal title term an unrestricted legal title price;
and
transferring the future interest to the vehicle consumer so that the vehicle consumer receives the future interest and unrestricted legal title in the vehicle.
4. (Original) The method of claim 1 wherein the future interest is a reversionary interest or a remainder.
5. (Original) The method of claim 1 wherein the receiving step is accomplished at least partially by utilizing an at least one computer and an at least one computer network.

6. (Previously Presented) The method of claim 1 further comprising a vehicle dealer transferring the vehicle to the vehicle consumer.

7. (Previously Presented) The method of claim 1 further comprising the vehicle consumer receiving the legal title in the vehicle.

8. (Currently Amended) The method of claim 2 wherein the present future interest ratio is in a range of [[about]] 3:1 to [[about]] 2:3.

9. (Previously Presented) The method of claim 2 wherein the present/future interest ratio is based on one or more of the following factors: a consumer trade-in of an existing vehicle, a residual value of the vehicle, or dealer promotions.

10. (Cancelled)

11. (Previously Presented) The method of claim 1 wherein the legal title term is in the range of one year to six years.

12. (Currently Amended) The method of claim 1 wherein the future interest vests upon expiration of a vesting period.

13. (Previously Presented) The method of claim 1 further comprising receiving the financed legal title price through a number of periodic payments.

14-34. (Withdrawn)

35. (Previously Presented) A method for transferring by a financing company legal title in personal property to a consumer, the method comprising:

receiving a future interest in a personal property by a financing company in consideration for a future interest price upon transfer of a legal title in the personal property to

the consumer in consideration for a legal title price for a legal title term, the legal title price being an amount of money paid for a present possessory interest in the personal property; and

the financing company providing financing to the consumer for the legal title price of the personal property.

36. (Original) The method of claim 35 wherein the personal property is selected from the group consisting of:

a tangible personal property and an intangible personal property.

37. (Original) The method of claim 35 wherein the personal property is a good.

38. (Original) The method of claim 35 wherein the personal property is a vehicle.

39. (Previously Presented) The method of claim 35 further comprising:
receiving at or near the end of the legal title term an unrestricted legal title price;
and

transferring the future interest to the consumer so that the consumer receives the future interest and unrestricted legal title in the personal property.

40. (Withdrawn)

41. (Previously Presented) A method for providing financing by a vehicle financing company for acquisition of a vehicle by a vehicle consumer, the method comprising:
receiving a future interest in a vehicle by a vehicle financing company in consideration for a future interest price upon transfer of a legal title in the vehicle to a vehicle consumer in consideration for a legal title price for a legal title term, the legal title price being an amount of money paid for a present possessory interest in the vehicle, the future interest being a reversionary interest or a remainder;

determining a present/future interest ratio representing the ratio of the legal title price to the future interest price; and

receiving the financed legal title price through a number of periodic payments.